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# BUSINESS LEADER<sup>®</sup>

MORGAN COUNTY

October 2016



## SUSTAINING A LEGACY OF SERVICE

Jeff and Jod Woods keep the foundation of Economy Heating, Air Conditioning, and Plumbing strong in Morgan County

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# Seasons change and so do we

At times, work and life can seem a struggle. But then, do you ever have those times when things just fall into place? We don't necessarily have to have a grand vision or create a step-by-step plan, because sometimes, looking back, it all just seems to work out in the best way. It sounds like that quote I saw recently that said: The key to success is playing the hand you were dealt like it was the hand you wanted.

In the case of our cover story this month, the hand they were dealt became the hand that best suited Jeff and Jod Woods of Economy Heating, Air Conditioning and Plumbing. The hand they were dealt includes a significant dose of purpose for them. And that's what drives them to success. As Jod said, "Life is too short to live otherwise."

I have to agree. I find great motivation to bring each issue of the Morgan County Business Leader to you because the purpose for the publication is so strong. I hope that hearing the stories of other business owners and entrepreneurs inspires and motivates you when days are long and hard.

Another thing that is hard to sometimes handle is change. But Daryl Swinney's story reminds us that with change comes opportunity. We may not like it, but stepping into it might make a huge difference in how our businesses evolve and grow.

I know as the days get shorter, darker and



**JIM HESS**  
From the Publisher

cooler, the change we can appreciate is the beauty of the leaves becoming gold, orange and red. Here in Morgan County the rolling hills will be ablaze with color. Let this change remind us to look for the good as our businesses and community evolve.

Speaking of evolving and growing businesses, come celebrate some of the County's greatest stories at the Cover Party on November 1 at 5 p.m. at Greg Hubler Chevrolet. It is always an enjoyable evening with great food, good networking and best of all, camaraderie with like-minded people.

Take time to enjoy an autumn evening this fall, complete with bonfires, hayrides and steamy hot drinks. Renew your spirit and then get back to work!

## BUSINESS LEADER

MORGAN COUNTY

*"Declaring the good works being done"*

*For we are God's handiwork, created in Christ Jesus to do good works*  
Ephesians 2:10

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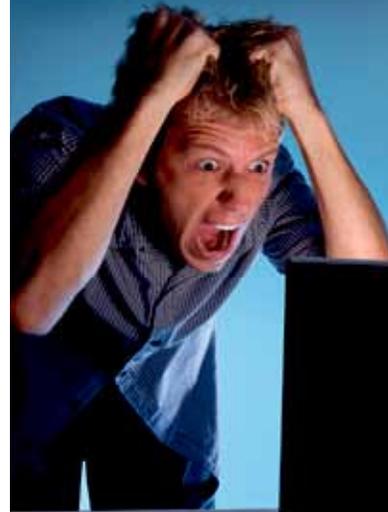
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# Pioneering change

## Pioneer One, Inc.

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### By Elaine Whitesides

Morgan County Business Leader

Daryl Swinney says he doesn't much care for change.

Swinney owns Pioneer One, Inc., a manufacturer of underground rock hammers. The company was established in 2009 with a former employee, Mike Montgomery. Mike had an idea for a hammer head for underground drills that would improve how companies run underground lines. He brought the idea to Swinney and after nine months of trying to convince Swinney out of retirement, and then six months of manufacturing and testing, Pioneer One began selling the Prospector Hammer.

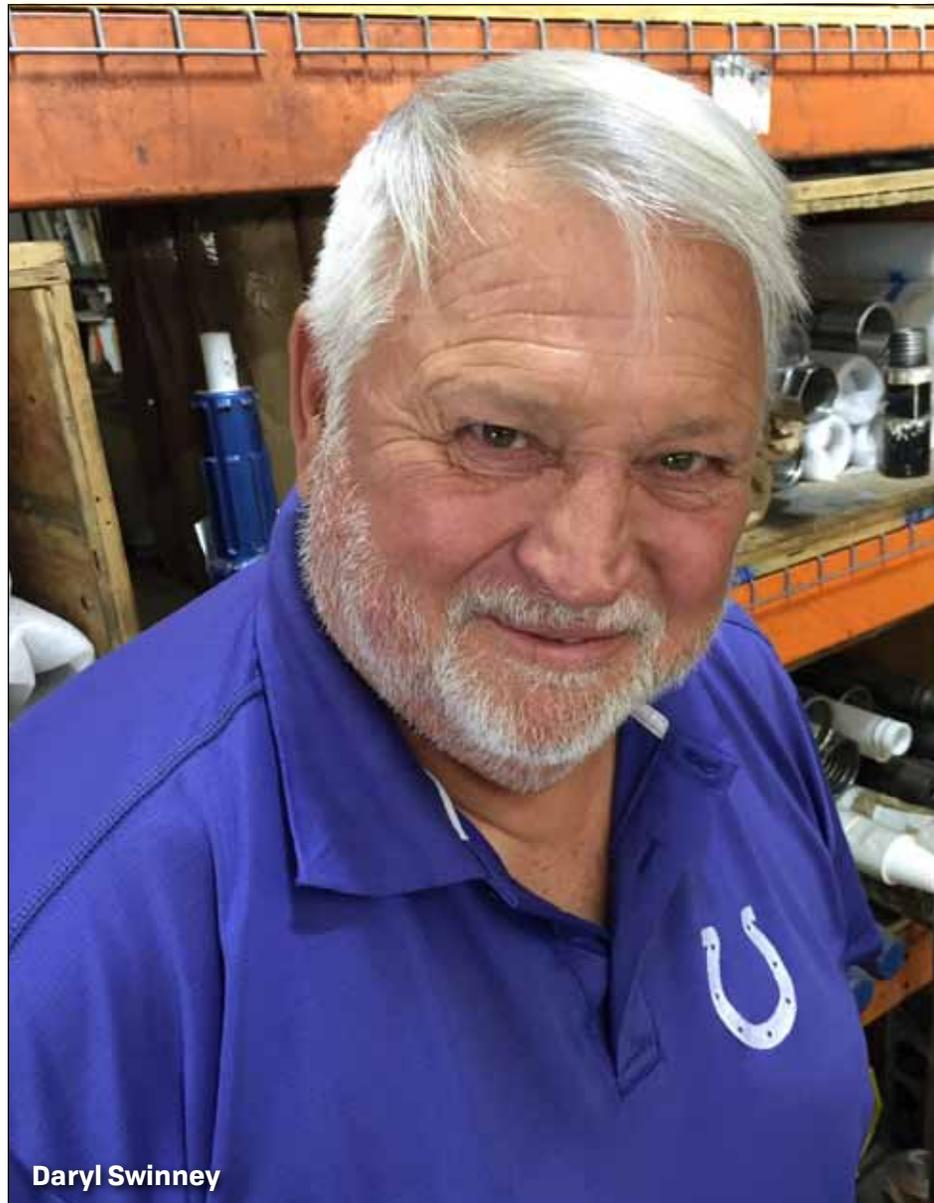
Since then, the company has grown into a dynamic manufacturing enterprise that sells Prospector Hammers direct and through Vermeer Corporation to customers around the United States and in places as far flung as St. Martin, Russia, Estonia, and South Africa.

It is a pretty remarkable story for a man who says he was born just a mile down the road from his shop and never ventured farther away than Purdue in West Lafayette. "Since 1974 I have lived about halfway between Mooresville and Martinsville," said Swinney. I don't change a lot."

### Evolution is change

His story shows, though, even though Swinney says he doesn't like change much, his business life has evolved by change.

In the 1950s his Uncle Don opened Swinney Excavating. In 1972, Charles Swinney, Daryl's father, joined his brother and the company became Swinney Brothers Excavating. By then Daryl was working with them when he wasn't



Daryl Swinney

in school and when Daryl graduated from Purdue with a degree in education and business, he just continued working with them.

By 1977 Darryl bought his uncle's half of

the business, and in 1996 he bought out his dad, but the name stayed the same. Swinney Brothers built a good reputation working mostly with developers on residential construction installing foundations and septic systems.

The company was thriving and Daryl and his wife purchased a home in Key Largo, where they go to get away from the cold Indiana winters. But it was a challenge to run the business from such a distance for five months out of the year. The time had come, he felt, to get out of the business. He sold it to Gregg and Mark Egbert in 2004.

"It's always been a family business and I am proud of it for its longevity," Swinney said. "We did a lot of work around here and I'm really proud that the new owners have kept the name and have continued to do good work. There aren't that many businesses that have been around since the '50s."

After the business was sold, Montgomery quit. Swinney kept busy selling lots in some

property he owned. After five years, he was getting bored. So when Montgomery introduced his idea, getting "bored" took on a whole new meaning. He and Mike created a product no one else had on the market.

"Just like many other industries," Swinney said, "sales in this industry happen by word of mouth. When the contractors working on re-doing infrastructure that includes updating utility lines find something that works, they talk about it. They're all connected and that's when our phone started ringing."

Pioneer One employs five people full-time. Swinney's son Jack and step-daughter Carey hold key positions. Two others contribute greatly: Mark Kelly works with Jack in the field and Otis Shaw assembles the hammers. Most of the parts are produced locally at Triangle Engineering in Indianapolis and then assembled at Pioneer One shop.

"Since I came from the contracting field," Swinney said, "I know how important repairs are and that customer support is key. When someone buys from us, we go train them; that's Jack and Mark. They do sales, demos and start-ups no matter where they are. They travel a lot."

Swinney prefers to stay home, but when he has to be out, Carey keeps things organized and running.

### New changes to the business

Two of the biggest changes to the business has been a partnership developed with Center Rock in Pennsylvania and the integration of technology.

Center Rock built the drill that was instrumental in saving the Chilean miners trapped in a mine in 2010. Their expertise is hammers that move vertically, whereas Pioneer One's expertise is hammers that move horizontally. Over the last year, the companies have worked together to develop an air impact hole opener, a cluster hammer, that will take a bore from about 4" to 22" or a 6" bore to a 36" hole. The application is that contractors will save time and money by using their one tool in one pass instead of constantly increasing the size of reamers to get the job done. It's now ready to start testing.

One thing that Swinney went into kicking and screaming was using a computer. Now past the testing stage, he admits that change was instrumental in building his business.

About 10 percent of his business sales are completed through their internet connection. "I swore I would never have a computer," Swinney said. "I was forced to join, and it opened up opportunities worldwide that we would have had. Plus, with a computer and a cell phone, I can run the business from anywhere." That includes Key Largo.

"Now I have changed my mind a little bit. In my personal life I don't want the change, but in business, you have to change. If you don't, you go by the wayside. Just like the dinosaur."

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# Are you breaking badly?

Science says that work breaks are proven to boost focus and productivity.

The reasons why are simple: The brain uses oxygen and glucose as its primary forms of energy. When those are depleted, you can't perform at your highest level without rest. A break gives your body time to renew these energy reserves.

In today's always-connected workplace where email is non-stop and screens from computers and mobile devices command 24/7 attention, "good breaks" can seem hard to come by. Experts say it doesn't have to be that way.

Remember these four tips to turn bad breaks into good ones:

1. **Find a break buddy.** Socialize (in real life) and connect with another human being for a few minutes or more.
2. **Leave screens behind.** Completely. Even the ones on your phone.
3. **Move your body.** A little or a lot. Every bit of movement matters and improves the quality of your break and workday.
4. **Take shorter, more frequent breaks instead of longer ones.** Think of them as opportunities to top off your personal battery.

Having trouble finding time to take a break at work? Talk to your manager and co-workers at your next team meeting or



**LARRY BAILEY**  
Wellness

huddle about rethinking break schedules and incorporating quick mini-breaks for everyone on every shift.

Besides boosting concentration and motivation, good breaks also help workers feel physically better, according to several surveys. Fewer headaches and less eyestrain and lower back pain are among the most noticeable benefits.

Larry Bailey has been a member of Indiana University Health's staff since 1992 and currently serves as President of both IU Health Morgan and IU Health Paoli Hospital. He holds a Bachelor of Science degree in Business from Indiana University and completed his MBA through Morehead State University. He is a member of the American Institute of Certified Public Accountants and the American College of Healthcare Executives.

**...email is non-stop, screens from computers and mobile devices command 24/7 attention, "good breaks" can seem hard to come by...**

## Meditate for a minute ... and reap the rewards

So if you're in the "I'm too busy to meditate" crowd, try this 1-2 minute meditation for busy people and see for yourself what a difference maker it can be:

1. Find a comfortable place to sit. Anywhere.
2. Close your eyes and relax your neck and shoulder muscles.
3. Breathe naturally without changing anything about the way you breathe.
4. Focus your attention on your breathing by silently counting your breaths; notice how different parts of your body move each time you inhale and exhale.
5. When your mind wanders, let it. Then let the thought(s) go and gently return your attention to your breathing.

As the steps become easier to follow, increase the amount of time you're practicing in increments that are comfortable for you. Try five minutes, then 10. With regular practice—even in the middle of a work shift or day filled with scores of activities—meditation can make you feel like a million bucks.

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## Inflation is playing second. Job growth is shortstop. The Dollar's on third. And the Fed? The Fed's in a pickle.

A "pickle" for those of you not familiar, is a baseball term referring to when a base runner gets caught in a run down between bases. In other words, if you are in a pickle, you are in a difficult position. You have a problem with no easy answers. The Fed, Dear Reader, is in a pickle.

At press time (September 10, 2016) everyone and their neighbor now thinks the Fed not only won't raise rates at their September meeting but are starting to doubt a December increase as well. The Fed wants a core inflation rate (core rate excludes volatile food and energy prices) around 2% and estimates a desirable (or at least acceptable) median unemployment rate of 4.8% (source: [https://www.federalreserve.gov/faqs/money\\_12848.htm](https://www.federalreserve.gov/faqs/money_12848.htm)). The core inflation rate sits at 2.2 percent for the 12 months ending July, 2016. So the Fed would should feel confident in that number and want it to stay where it's at. To effect that, they normally would keep rates level which maintains the economy. Inflation is the 2nd baseman.

As noted above, the Fed would like to see an unemployment rate around 4.8% (median). So when the Bureau of Labor Statistics (BLS) said the unemployment rate in July fell .1% to 4.8%, the Fed could potentially feel good about that. But alas, those who dove into the numbers (like yours truly) quickly realized that the rate fell to that level only because **HALF A MILLION PEOPLE QUIT LOOKING FOR WORK**. And job growth, to put it bluntly, **STINKS**. The July jobs report estimated that the **ENTIRE COUNTRY** created a measly 151,000 jobs in July. Job growth numbers continue to fluctuate. Kind of like the shortstop backing up 2nd when 3rd has the ball or vice versa. Job growth is shortstop.

So that leaves The Dollar as 3rd baseman.



**JEFF BINKLEY**  
 Finance

The dollar had been strengthening smartly since mid-2014 but has weakened year to date 2016. The Fed doesn't necessarily want a strong dollar. A strong dollar makes imports cheap and keeps inflation low. Cheap imports cause jobs and job growth to go overseas. So the declining dollar could actually make it easier for the economy to handle an increase in interest rates. Except for the fact that, generally speaking, higher interest rates cause a nation's currency to rise in value... Thus the pickle.

The Fed is the runner stuck between 2nd and 3rd. The ball goes to 3rd (strong dollar), inflation goes down, unemployment goes up, runner (the Fed) then moves back toward 2nd (i.e. lowers rates). Ball goes to 2nd (inflation), dollar loses value, exports rise, employment goes up, runner then moves toward 3rd (raises rates). And the cycle repeats.

The Fed's in a pickle.

I just hope that hard-working Americans aren't the ones that get thrown out.

None of what I have written above should be construed as buy or sell recommendations for any investor without thoroughly discussing your specific situation with a professional advisor. The Binkley Wealth Management Group LLC is a FEE-ONLY Independent Indiana Registered Investment Advisory Firm and is not compensated by commissions in any way. Mr. Binkley can be contacted via email at [Jeff@thebinkleygroup.com](mailto:Jeff@thebinkleygroup.com) or phone 317.697.1618

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# 'No' can be the best answer

When in sales or discerning whether or not to take on commitments, it might just be best to say or hear a solid, "No."

However, when engaged in selling, it seems hearing the dreaded word "No" from a prospect or customer is the one thing everyone wants to avoid. In fact, the fear of "No" can be so great that it prevents salespeople from asking for the sale, or worse, to avoid making calls all together. This is one of the reasons sales call reluctance can be so devastating to a salesperson and their company. Yes, sales call reluctance is a very real thing that can make or break a career or company.

In their great little book titled Go for No, Richard Fenton and Andrea Waltz point to the fact that many salespeople actually say "No" before the prospect does. Obviously, this habit will limit sales and a person's sales success. Fenton and Waltz suggest that a salesperson make a goal of getting a predetermined number of noes in a day or calling period. This transforms the fear of hearing "No" into a reward of sorts so that the sales person keeps asking until they achieve the number of refusals or noes they set as a goal.

It has been proven time and time again that if you ask enough people for a sale, you will eventually find someone who will say, "Yes." This little game of going for no keeps the sales person in the asking mode and almost makes it certain that a yes or two will find their way

into the mix. Most beginning salespeople give up or drastically slow down their prospecting efforts (a fancy way to say asking) because they are afraid of the word no.

The late David Sandler, sales trainer extraordinaire, explained in his book, You Can't Teach a Kid to Ride a Bike at a Seminar, that salespeople and prospects should agree to one thing regarding a sales



**JACK KLEMEYER**  
Business Coach

call. He said it is OK for a prospect to tell him "No" and it's OK for a prospect to say, "Yes." But it is not acceptable to spend time together and then have a prospect say, "I've got to think it over."

So, while you think over that bit of sales advice, consider furthering your personal growth by investing in either, or both, of the books I have referenced in this article. Educating yourself and then implementing and practicing what you learn is the best way to make tangible changes to improve your results.

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. As a John Maxwell Certified coach, speaker, trainer and facilitator of Mastermind groups for business owners and professionals, his results-driven philosophy calls for action and accountability. He and his Grow Your Business™ team are dedicated to taking businesses and their owners to the next level. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963. Learn more at GYBCoaching.com.

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# SUSTAINING A LEGACY OF SERVICE

*Jeff and Jod Woods keep the foundation of Economy Heating, Air Conditioning and Plumbing strong in Morgan County*

**By Elaine Whitesides**  
*Morgan County Business Leader*

**T**hey did not know it, but Jod and Jeff Woods' futures were determined in 1976 when their father, Jerry, started Economy Heating and Air Conditioning. It's not just a trade business that they now run. For them, it's a living legacy.

Both boys spent summers and weekends working side-by-side with their dad in his business. When each graduated from high school, they immediately became full-time employees; Jeff in 1982 and Jod in 1989.

**Economy**

**HEATING - AIR COND - PLUMBING**

# “Unless God has other plans, we’ll be here for another 40 years.”

-Jeff Woods

## Economy Heating, Air Conditioning and Plumbing

Jod and Jeff Woods, Owners  
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“This is basically all I have ever done,” Jeff said. “I wanted to work with Dad and be with Dad.”

“Me, too,” Jod said.

About 2007 Jerry got sick, very sick. He had an incurable disease. “He had planned to turn everything over to us anyway,” Jeff said, “and when he couldn’t do it physically any longer, he set us down and said, ‘This is what I want to see...’”

His sons explained that Jerry had given up a lucrative career because of his faith. He went looking for other opportunities and he chose the HVAC business because he felt he could serve God and live his faith by serving others.

“He felt he could provide honest service and fill a need,” Jod said. “that foundation and testimony is still the basis of this company. We are going to do what’s right; not mischarge, overcharge or take advantage of people. That foundation is what made it such an easy decision to follow in his footsteps and as we continue to grow and bring in new people.”

Because his sons worked so closely with their father they say they could see and understand the sacrifices he made in the beginning. He worked long hours and received low pay just so they would have something. He always told them the payoff would be worth it. “We get it,” Jeff said. “we understand his philosophy and why he did what he did and what he wanted to do.”

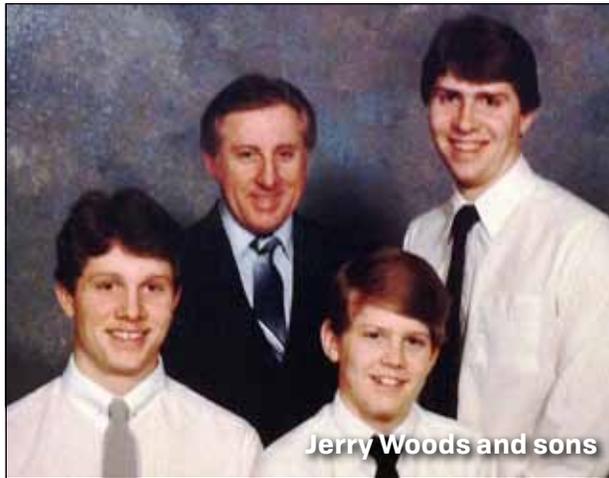
“We are able to make a living and yet serve others in what we do in our attempt to fill Dad’s shoes. It’s always been the same even when he stepped away.”

The eldest, Jeff, felt best suited to the technical side of the business while Jod settled into the business side. But it is together they make decisions. “We complement each other well,” said Jod. “Jeff is incredibly talented and his customer service and technical skills are second to none. He’s probably more comfortable in a service truck than behind a desk.”

Jeff added, “Jod gets excited about marketing, finances and the logistics of the business. It’s really ironic, because as far as sitting down and planning who did what, it just flowed together. And works out well.”

## Legacy through tight connections and relationships

“Dad’s vision was to take care of his family,” Jod said. “Dad really had not envisioned what the company could grow to, the lives we could touch. We have been blessed to do that and more



Jerry Woods and sons

as the company continues to grow, probably more than dad could have ever dreamed it could become.”

The company currently employs 14 full-time employees, including a full-time plumber, which changed the company name to Economy Heating, Air Conditioning and Plumbing. Although family-centric, the pair said they ran out of family to hire and had to begin looking elsewhere for employees. Hiring is a thorough practice at Economy. Many employees are referrals from customers and other employees. It is most important that employees understand and accept the principles that the business was founded on and agree with the culture and environment they have created. “We work a lot of hours in the worst weather because that’s when people need us most. Our shared purpose is what motivates people when they have to work hard and put in long hours,” Jeff said.

According to Jeff, who has worked this business for more than 30 years, everyone has those days when they wake up and groan about getting up to ‘make the donuts’. “But you’ve got to work,” Jeff said. “Dad started this business. We are proud of this business. It has provided us all a good life. So it really is about continuing the legacy. Dad provided for us and we are providing for our families, too. We want to be good stewards with what we have been given.”

There is a special bond between the two brothers, they kid and joke like you would expect, but there is also something else that connects them. Jod said, “Ultimately, that bond comes back to us sharing the same vision of wanting to carry on what dad started. The core foundation of why we do what we are doing gets us past everything. I know that I don’t have to carry the burden of the business by myself because Jeff is there.”

## Living the legacy in Morgan County

Both brothers still live in Morgan County. Jeff is married to Lisa and they live in Mooresville. Their two sons, Darin and Devin both work at Economy full-time. Jeff says their story is the same as his and Jod’s both having worked with Jeff on the job for many years growing up.

Jod lives in Martinsville with wife, Stephanie and their three boys, Taylor, 16; Layton, 13 and Preston who is 10.

“We want to continue the outreach that Dad started,” said Jod. “It’s not about what we do. It’s more about how we are able to use what we do to impact the community and a testimony like our dad was.”

They have been active in several Habitat for Humanity builds and are getting ready to begin another. Both are active in their church, sit on boards of directors and are involved with the Chamber of Commerce. Jod is the incoming President of the Board of League of Miracles.

## Continuing the legacy by building business

This year is the 40<sup>th</sup> Anniversary of the company. To celebrate they wanted to do something that would honor their dad, something that would exemplify the kind of person he was. So they decided to ask for nominations of local heroes. They asked for the community to nominate someone who “sacrificially gave to others without any regard for thanks or reward.”

They received more than 100 nominations and 63 different people each nominated Brenda Rose, the executive director at the Mooresville Senior Center. “I’m sure Brenda has touched many more lives than just the 63 who nominated her,” Jod said. “We are pleased to be getting ready to install, at no cost, a brand new HVAC system at the center in her honor.”

Their business is more than a job to the pair. Jeff says it is life because this is all they have ever known. They grew up in an entrepreneur’s home and that’s the norm of their lives now, too.

“This is not a 9 to 5 job,” Jeff said. I am constantly thinking, and wake up thinking, because it’s our business, and our life, and our responsibility to keep things going.”

“Being a business owner is not for the faint of heart,” Jod said. “First and foremost, you have to treat everyone the way you want to be treated. And if you are not passionate about what you do, find something about which you are. Life is too short to live otherwise.”

Neither Jeff nor Jod expresses a dramatic love of HVAC, but they both have a passion for how it gives them the opportunity to serve others in a purposeful way and to carry on the legacy of what their father started.

“We are a Christian company and make no bones about it,” said Jod.

“Unless God has other plans, we’ll be here for another 40 years,” added Jeff.

Economy Heating, Air Conditioning and Plumbing has been serving Morgan, Hendricks and Johnson County residents and businesses with new installations, repairs and maintenance for four decades. Their customers call them as they move from home to home or for needs in the homes they have lived in for years. Then their customer’s children call because that’s who mom or dad recommended they call.

Family and service were the cornerstone of the business Jerry began in 1976. Jeff and Jod are making sure the foundation stays strong. Dad would be proud.

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# Protecting the family farm or business for the next generation

If you have a family business or family farm, you know how hard it is to be successful. But if you'd like that success to continue after you retire or after you die, the challenge may be even greater. Succession planning is more than choosing who'll succeed you as "boss."

A well-thought-out succession plan can:

- **Keep things running smoothly** after you retire or after you die. That can mean more income for you and your loved ones, now and into the future.
- **Transfer management** responsibilities to someone you choose, with the skills to succeed (perhaps with input from your family or from other business advisors).
- **Give your successor(s) time to grow** into the job. (Having your successor work alongside you, gaining experience and expertise, is better than having him or her thrown into the job when you can't do it anymore.)
- **Help fund your retirement.** The business, if it keeps running smoothly, can provide you with much-needed income. Or if you choose to sell it, the business can provide a tidy sum to invest in other ways.
- **Help your successor(s) buy the business or pay required taxes.** Having someone buy your business can be a big plus, but only if the buyer has the money to pay you. And leaving the family farm to your children may mean a lot to them, but only if they can pay any taxes that might be due. Life insurance can provide your successors with funds to buy the business or pay any taxes owed.
- **Distribute assets fairly.** Some of your children may have contributed to the success of your business, while others pursued a career of their own. Some family members may want land or a piece of the business, while others would prefer to have cash. A proper plan can address these issues.



**MICHAEL GOSS**  
The Law

- **Reduce taxes.** If you plan ahead, estate taxes, property taxes and capital gains taxes can be managed or reduced.
- **Protect your assets from lawsuits, creditors and more.** Proper planning can protect your business and your personal assets so they can't be taken from you or your loved ones – now or after you're gone.

What's included in a succession plan? From the list above, you can see that there are lots of things to consider. It all depends on what you'd like to accomplish. An estate plan and a financial plan are essential. You may also want to do tax planning, asset protection planning and more.

If you run a business or a farming operation, you probably rely on some professional advisors already. Talk to them about goals and objectives for your retirement and your estate. Your accountant, financial advisor, insurance agent and attorney can each be helpful.

If you can, get your key advisors to work together as a team. That way, you can create a comprehensive and coordinated succession plan – one that addresses all your needs and concerns.

This overview is provided as a public service, not as legal advice to any individual. Be sure to speak with qualified professionals who can answer your questions, analyze your situation and give personalized advice. Michael Goss is an attorney who focuses on business and elder law.

**An estate plan and a financial plan are essential. You may also want to do tax planning, asset protection planning and more.**

# Brenda Rose is a HERO



Economy Heating, Air, and Plumbing's 40th Anniversary celebration has centered around finding a local HERO. Our definition of this HERO is someone that sacrificially gives to others with no regard for thanks or recognition. The response has been amazing! Many contacted us to tell the story of their HERO.

The most overwhelming nominations came to tell us about Brenda Rose and the Mooresville Senior Center. These are just a few of the comments made by those who appreciate her.

- Brenda and the MSC provide a meal every day. For some, this is the only meal they will get that day do to their income. If it were not for this service, many of our seniors would go hungry. K.M.
- I volunteer in many areas across Morgan County, but am amazed at what Brenda does for our community. Among many

other sacrifices, she pays for many of the meals out of her own pocket. She tirelessly gives of herself to the seniors of Mooresville. P.P.

These are a few examples of more than sixty stories that were shared about the true HERO we have in Brenda Rose.



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# Is the Cloud right for you?

There are a lot of rumors about "The Cloud". It's this magical place where all of your computer data is safe and sound, and all of your concerns vanish. Well that's what some of the commercials would have you believe. The term was coined from networking flow-charts. When we did a diagram connecting an office to another office, we would use a cloud symbol to represent the internet. It didn't really matter the steps in the cloud, it just represented everything between what we controlled. Now that you know where the name came from, we can start talking about it in more depth. I'm pretty sure that everyone is using some type of "Cloud based" computing. Do you have a Gmail account? That is a hosted mail server that you connect to get your email. See not so scary. Many companies are moving their software to a hosted version. It's good for their bottom line, plus, a great value and experience for end users (that would be you). Many of you probably use QuickBooks, they have a hosted version that you can log into your account from any computer and do your accounting work, plus give access to your accountant if needed. Making their lives a lot easier. There are several pluses to this model. You don't have the expense of purchasing the software upfront, or the hardware costs involved with hosting it yourself. A great example of this would be Office 365, or google docs. We sell Office 365 a lot and are pretty big fans. The price of the software is fair price for the package of software that you get, plus free upgrades to the newer version when they come out. Office 365 comes with exchange, which if you installed in-house would require a server for exchange, and then management of that server, so in the long run it is a much cheaper option. What about moving all of your servers to the cloud. I have a client that was asking me about doing this. Instead of purchasing a new server. That is a little bit of a different story. I've found that the monthly cost to get



**JAY ALLEN**  
Technology

the server that you need to accomplish everything that your in-house server does turns into a higher monthly expense, and you still have maintenance on that. (they will sell you the server, but are not making sure that it's running right. Kind of like leasing a car. You still have the expense of changing the oil, and gas, and repairs, but the purchase price is less than buying it. I've found that for the clients that I have worked with. They are better off with an in-house server because the money that they would spend monthly would buy them a great server, for less than they would pay for services for 1<sup>st</sup> year, and a good server should last about 5yrs. Bottom line Cloud services will be part of your ongoing business plan, but probably not exclusively just yet.

Jay Allen is the owner of Techno Advantage, an IT consulting company specializing in the needs of small and medium sized businesses. Jay can be reached at jallen@technotc.com or by phone at 317-857-0150.

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# Navigation vs. Planning



**TONY SCELZO**  
Marketing

When you are in the middle of creating a start-up business there is one key thing to remember; the market, like “god”, paraphrasing the Irish limerick, will laugh at your plan. It doesn’t mean that you don’t have a plan, a product path or even where you are going with your business. Your plan will not make a business get off the ground. You must navigate. You must take the market, your talent, your light house clients, your network, your investors and your technology and be ok going off- plan but continuing to navigate toward your goal.

Pilots have flight plans. They work very hard at executing those plans, but they also know that the wind, the inclement weather and other ongoing flight patterns may take them off course. When they do that they use their gauges and data to make good decisions on how and where to adjust. As an entrepreneur you need to do the same thing. You need to look at your gauges and the data to make good decisions on how to modify your plan.

Your gauges are your team, your customers and the market that are telling you where to go. Your financials, your sales data and your marketing data tell you what is working in marketing and your product and service and how that they need to evolve.

Listen to your gauges and make decisions from your data and you will arrive!

# Kendrick Foundation awards local grants

In August, the Kendrick Foundation Board of Directors awarded 16 health-related grants to local non-profit organizations in the amount of \$760,137.

Projects range in size from approximately \$12,000 to \$89,000. An example of the issues addressed by projects funded through a Kendrick Foundation grant includes Morgan County Healthy Choices Initiative project through Social Health Association of Indiana. For the second year, this project will continue to provide programming at Mooresville Public Schools that focuses on bullying prevention, healthy relationships, and teen dating violence prevention. This program will help enable youth to make healthy choices about their bodies and peer relationships. Other funded projects include diabetes prevention and management, tobacco prevention and cessation, nutrition and health programming for children and adults, and community mental health programming.

Two years ago the Kendrick Foundation announced a focus on three key areas: suicide prevention, substance abuse, and the care and management of diabetes. This year, the Kendrick Foundation Board of Directors again looked for high-impact projects addressing these focus areas. For example, N.O.A.H. Network is a Nutrition, Outdoor Activity, and Health Pilot Program for youth in Morgan County based at Bradford Woods. N.O.A.H. is a year-long program that will work with schools to identify

youth at risk for obesity. Throughout the year youth will participate in a one-week therapeutic residential summer camp, a family based educational weekend, and weekly programs focused on nutrition and physical activity, while creating an established support network with peers.

Lynn T. Gordon, newly elected Kendrick Foundation President stated, “In this grant cycle the Kendrick Foundation Board continues its strategic focus to change behavior and strengthen prevention efforts in areas identified as high health risk in Morgan County. Although every grantee submitted compelling applications, the grants awarded were the ones most focused on the Board’s highest priorities.”

All applicants are required to employ specific outcome measurement tools and collaborative approaches during the 2016-2017 Kendrick Foundation grant period. To help ensure successful programming, the Kendrick Foundation is once more teaming up with Zac Kester of Charitable Allies to provide three training sessions throughout the year. Most projects will be completed between September 1, 2016 and September 1, 2017.

Please visit the Kendrick Foundation’s website for further information. Individuals may also contact Hannah Sitz, CFMC Program Officer, at [hsitz@CFMConline.org](mailto:hsitz@CFMConline.org).



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**Jod Woods**

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replacement with a new high efficient comfort system, fall is a great season to address this! Don't wait until the furnace leaves you cold!

A wise decision is rarely made amid the stress of an emergency situation.

Please call Anita at 317-831-5279 to schedule a complete furnace tune-up or an appointment to discuss your replacement options.

Please let me know if there are any topics that you would enjoy being discussed. I can be reached at 317-831-5279 or [Jod\\_D\\_Woods@EconomyHeatingandAir.com](mailto:Jod_D_Woods@EconomyHeatingandAir.com)



# 5 tips to make business travel a breeze



**WILL GOTT**  
Employee  
Well-Being

Sometimes getting ready for a business trip can seem like a huge task, especially if you're trying to pack between planning for that killer sales presentation and catching up on last minute things around the house or office. However, you can keep your workload to a minimum by following these 5 easy tips that reduce your stress of business travel.

1. **Keep essentials packed at all times.** Avoid forgetting crucial items such as toiletries and charging cables for electronics by keeping them in a travel bag at all times and that is ready to go at any time. You may have to replenish these items every couple of trips, however it gives you less to worry and think about as you prepare for your business trip.
2. **Remember to pack leisure cloths.**

Don't forget pack a comfortable pair of walking shoes and jeans or casual shorts. It's easy to think you are going to wear your business attire during your entire business trip; however, you want to be ready for any leisure time you may get.

3. **Avoid checking bags.** Why pay for check luggage or wait for your luggage at the baggage claim area, when you can take advantage of carry-on bag allowances. You don't get much room in a suitcase if you decide to carry-on your luggage, so be smart what you decide to pack.
4. **Enroll in frequent traveler programs.** Many credit card companies and travel providers have their own loyalty or frequent traveler programs. These programs give you extra perks like free checked bags, upgraded seats, expedited check-in and check-out, preferred parking, free internet and the list goes on and on. Some credit card companies will give you free airline miles, points or free flights and or hotel stays for using their approved credit card. If you travel often, you are losing money and time if you are not doing this.

5. **Ship items to save space, time and money.** Instead of taking larger or heavier items with you, why not ship them to your final destination. Or, if you have accumulate more stuff while on your business trip than your luggage allows, ship you items back home or to the office. The price to ship your items could be cheaper than the cost of checking an additional bag.

Business travel does not have to be stressful.

With a little bit of planning ahead of time, you can make the most out of your next business trip.

Will Gott is the owner of Magnified Vacations CruiseOne, a locally owned and operated full service Cruise and Leisure Travel Agency. Will, and his wife Nikki, specialize in helping families and couples reconnect by helping create memorable vacations. The Gotts have extensive proficiency in the travel industry as well as business experience. You can email Will at [wgott@cruiseone.com](mailto:wgott@cruiseone.com), or call (317) 451-4232 or via [www.magnifiedvacations.com](http://www.magnifiedvacations.com)

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# Social media for business - Should you DIY?



**SUSAN YOUNG**  
Marketing

My husband, Jason is an avid do-it-yourselfer (DIYer). If he can figure out how to fix it or build it online, or by reading a book, he'll do it. I, on the other hand, can think of many things that are better left to the professionals (e.g. fixing a major plumbing issue, upgrading a technology system). If I don't feel comfortable or knowledgeable enough to do the job, I'd much rather find an expert and pay them to do the task. In the business world, small business owners often have to handle many of the tasks of running their businesses which are not in their wheelhouse - whether it's accounting, administration or sales. But when it comes to social media marketing for businesses, should you DIY?

On a personal or professional level, most people use some form of social media to communicate with friends or colleagues, share content, and keep up with news and trends. Many business owners have also created business social media accounts to gain an additional following on Twitter, Facebook, LinkedIn and other social media networks that make sense for their industry. For those businesses without a dedicated social media marketer in-house, the challenge is finding the time to post and gain followers while using the social media network to their advantage. If you're wondering whether or not you should DIY on social media, think about your answers to the following questions:

- **Do I know social media?** How would you rate yourself on a scale of one to 10, with one being clueless about social media, five being you know enough to be dangerous, but don't have all the skills to compete, and 10 - expert status? If you feel like you have a lot to learn about the ins and outs of social media, you may want to at least invest in some social media training so that you can gain some knowledge in each network and how it can work for your business.
- **Do I understand social media strategy?** It's important to think about your reason for using each social media network, from your target audience to your marketing and your ongoing content messaging strategy. Forgetting about this crucial step may do you more harm than good. If you're unclear as to what that strategy should be, what type of content you should be posting, and how to gain followers, you may benefit from having some social media training or having an expert lay out a plan for your social media marketing efforts.
- **Do I have time to devote to social media?** Social media doesn't have to be a time-suck, but it does take proper planning and execution to do it the right way. If you don't have several hours a week in

your schedule to devote to social media marketing, you may not want to DIY. If you feel like your time is better spent in other areas of the business, you may also find it beneficial to find an expert to handle social media for you. If you enjoy it yourself but still don't feel like it's enough, you can always supplement your efforts with a professional's. If you've allocated social media to an administrative or sales person's duties, just make sure that the person you've chosen has the skills and know-how, as well as the time required to make social media work for your business.

- **How big is my marketing budget?** Small businesses who want to DIY social media marketing often don't feel like they can hire someone (either an internal employee or a freelance/agency) to outsource their social media efforts. However, this is not necessarily the case. If a company looks at its overall spending on marketing, they may find that they can transfer some of their marketing budget that was previously allocated for other tactics (say, those outdated yellow page ads) and put those marketing dollars toward social media marketing. For the same monthly cost, you've given yourself an opportunity to gain visibility online and drive traffic to your website via social media. Freelance social media marketers can be hired for as little as \$250 per month, so it may be worth it to outsource to a professional freelance or agency versus hiring an internal employee to do the job.

As you can see, there are many things to consider when determining whether you should DIY on social media. Fortunately, a lot of great resources exist online to help small business professionals learn how to use social media marketing effectively. If you identify with the DIYers, it's definitely something worth trying. If the thought of doing it yourself makes your head spin, you're better off calling a professional.

Susan Young is the owner of AimFire Marketing, a content marketing firm established in 2005. She specializes in website content, blogging and social media management for service-based businesses. To schedule a complimentary marketing phone session, or to subscribe to her marketing tips newsletter, visit her website at [www.aimfiremarketing.com](http://www.aimfiremarketing.com), call (317) 456-BIZ4U (2494), or email [syoung@aimfiremarketing.com](mailto:syoung@aimfiremarketing.com).

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# Networking Opportunities

**Martinsville Chamber of Commerce:** The regular monthly meeting on the third Friday at 11:30 AM at the Morgan County Administration Building, 180 South Main Street. For more info, please contact the Chamber office at (765) 342-8110 or visit its website: [www.MartinsvilleChamber.com](http://www.MartinsvilleChamber.com)

**Rotary Clubs:** Martinsville meets every Tuesday at noon at the First Presbyterian Church, 240 East Washington Street, Martinsville. Mooresville Decatur meets every Wednesday at 7:30 AM at Jones Crossing Banquet Center, S.R. 67 and Allison Road, Camby.

**Business Networking International:** Morgan County Connections meets every Wednesday Morning at the Mooresville Public Library, 220 West Harrison Street, from 8:00am to 9:30am. For more information call Angela Kath at 317-445-9827.

**Mooresville Chamber of Commerce:** The regular monthly meeting on the third Thursday from 11:30 AM to 1:00 PM. The meeting location is Jones Crossing Banquet Center at the corner of S.R. 67 and Allison Road. Lunch (\$7 members, \$10 non-members) For more information call the Chamber office at 317/831-6509 or visit its website: [www.MooresvilleChamber.com](http://www.MooresvilleChamber.com).

**Morgan County Toastmasters Club:** Weekly meeting every Thursday evening at 6pm at Franciscan St. Francis Hospital

1st floor Conference Room.

**Business & Professionals Exchange:** This Hendricks County meeting takes place each Tuesday from 8:15-9:45 a.m. at Trine University, 7508 Beechwood Centre, Avon. More information at [www.b-p-e.org](http://www.b-p-e.org).

**Rediscover Martinsville:** An Indiana Main Street U.S.A. Association. For information: PO Box 1123, Martinsville, IN 46151. 765-343-6303 or e-mail: [rediscovermartinsville@gmail.com](mailto:rediscovermartinsville@gmail.com). Follow us on Facebook.

**Morgantown Merchants Association:** The Morgantown Merchants Association meets at the Fire Station on dates to be announced. For more information call Sharon Zimmerman at the Stitchery Mill at 812-597-5997 or on [www.Morgantown-Indiana.com](http://www.Morgantown-Indiana.com).

**Networking Business Women of Morgan County:** NBW of MC meets on the second Thursday at 11:30 AM at the Mooresville School Administration Building next to the Post Office on Carlisle Street. Bring your own lunch. For more information, call Patti Wilson at 317-856-9801.

**Mooresville Chamber of Commerce Networking Breakfast:** Event the 4th Thursday of each month at Bran & Shorts Coffee House at 8:00am, located at 15 W Main Street in Mooresville. Please RSVP to [mindy@mooresvillechamber.com](mailto:mindy@mooresvillechamber.com), public welcome, do not need to be a Chamber member to attend.

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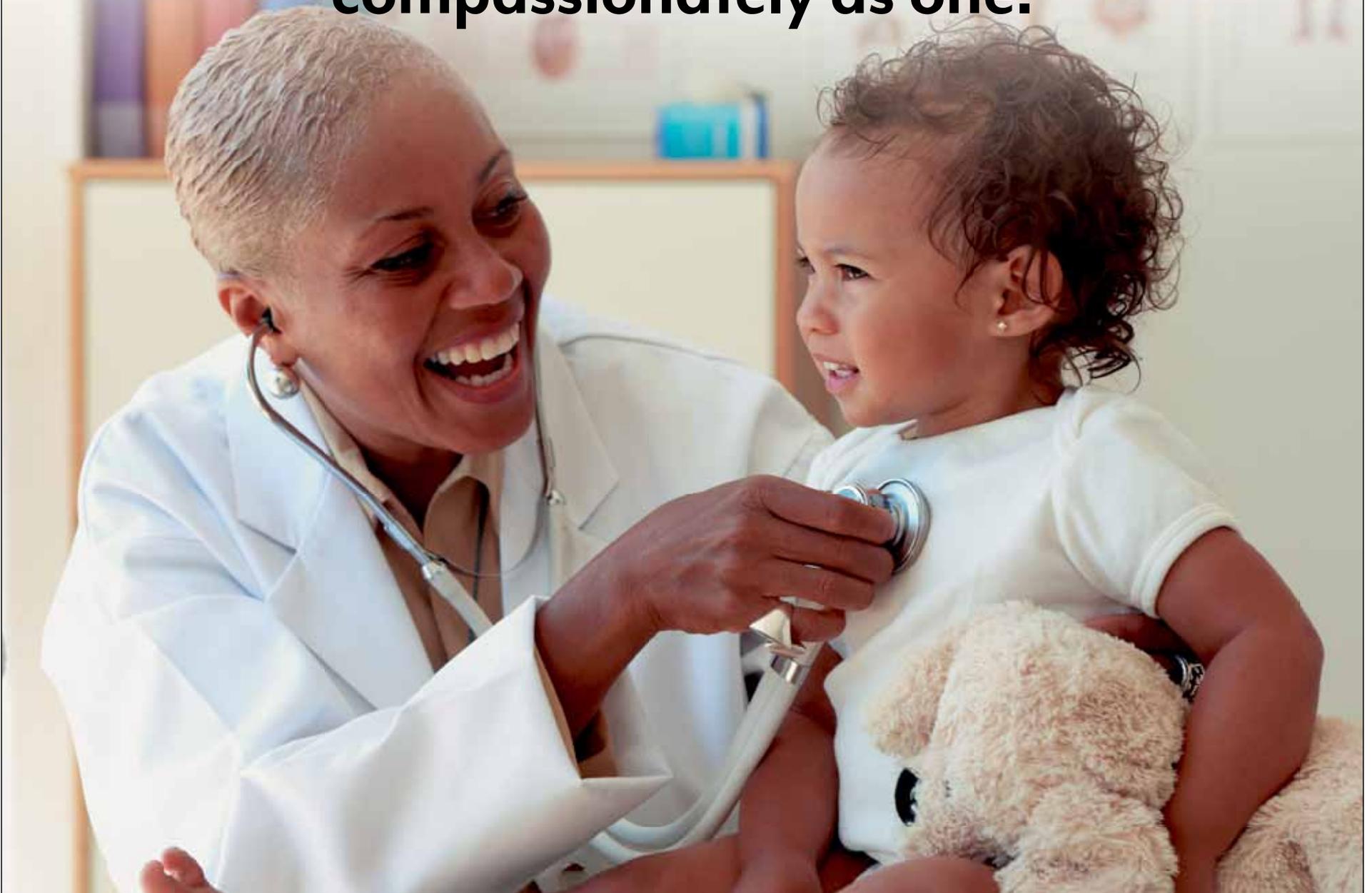
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